

Information to identify the case:

Debtor 1: **Jamie Anne Stempfley**  
 Social Security number or ITIN: xxx-xx-5638  
 EIN: --\_-----  
 First Name Middle Name Last Name  
 Debtor 2:  
 Social Security number or ITIN: ----  
 EIN: --\_-----  
 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court: District of Minnesota  
 Date case filed for chapter: 7 4/12/23  
 Case number: 23-60129 – MER

**You can receive** court notices and orders by **email** instead of U.S. Mail via these **two options**:  
**For creditors:** Register for Electronic Bankruptcy Noticing at [ebn.uscourts.gov](http://ebn.uscourts.gov).  
**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at [www.mnb.uscourts.gov/debn](http://www.mnb.uscourts.gov/debn)



Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jamie Anne Stempfley	
2. All other names used in the last 8 years		
3. Address	c/o Life Back Law Firm, P.A. 13 7th Ave S Saint Cloud, MN 56301	
4. Debtor's attorney Name and address	Jesse A. Horoshak LifeBack Law Firm, PA 6445 Sycamore Court North Maple Grove, MN 55369	Contact phone: 320-252-0330 Email: <a href="mailto:jesse@lifebacklaw.com">jesse@lifebacklaw.com</a>
5. Bankruptcy trustee Name and address	J. Richard Stermer Stermer & Sellner, Chtd. 102 Parkway Drive PO Box 514 Montevideo, MN 56265	Contact phone: 320-269-6491 Email: <a href="mailto:rstermer@stermerlaw.com">rstermer@stermerlaw.com</a>

For more information, see page 2 >

Debtor **Jamie Anne Stempfley**

Case number **23-60129**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	404 Gerald W. Heaney Federal Building and U.S. Courthouse and Customhouse 515 West First Street Duluth, MN 55802	Hours open: Monday – Friday 8:00AM to 4:30PM Contact phone: (218) 529-3600 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 4/13/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 10, 2023 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Video/teleconference *ONLY*, contact trustee for direction, see contact details above</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at <a href="http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</a>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Jamie Anne Stempfley  
Debtor

Case No. 23-60129-MER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-6  
Date Rcvd: Apr 13, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2023:

Recip ID	Recipient Name and Address
db	+ Jamie Anne Stempfley, c/o Life Back Law Firm, P.A, 13 7th Ave S, Saint Cloud, MN 56301-4259
62958210	+ Faith Riverstone, 9001 Stanlen Rd, St. Louis Park MN 55426-2349
62958213	Monarch Investment, 2195 CO-83, Franktown CO 80116

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jesse@lifebacklaw.com	Apr 13 2023 21:17:00	Jesse A. Horoshak, LifeBack Law Firm, PA, 6445 Sycamore Court North, Maple Grove, MN 55369
tr	+ EDI: BJRSTERMER.COM	Apr 14 2023 01:13:00	J. Richard Stermer, Stermer & Sellner, Chtd., 102 Parkway Drive, PO Box 514, Montevideo, MN 56265-0514
smg	+ EDI: MINNDEPREV.COM	Apr 14 2023 01:13:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Apr 13 2023 21:17:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust	+ Email/Text: ustregion12.mn.ecf@usdoj.gov	Apr 13 2023 21:17:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62958205	Email/Text: Bankruptcy@absoluteresolutions.com	Apr 13 2023 21:17:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington MN 55437
62958206	+ Email/Text: bk@amerinatls.com	Apr 13 2023 21:17:00	Amerinatnl, 8121 E Florence Ave, Downey CA 90240-3913
62958207	+ EDI: CITICORP.COM	Apr 14 2023 01:13:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis MO 63179-0040
62958208	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 13 2023 21:17:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield MI 48034-8331
62958209	+ Email/Text: electronicbkydocs@nelnet.net	Apr 13 2023 21:17:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln NE 68501-2505
62958211	+ Email/Text: bankruptcy@fncbinc.com	Apr 13 2023 21:17:00	FNCB Inc, PO Box 51660, Sparks NV 89435-1660
62958212	+ Email/Text: bankruptcy@huntington.com	Apr 13 2023 21:17:00	Huntington Bank, Attn: Bankruptcy, Po Box 89424, Cleveland OH 44101-6424
62958214	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 13 2023 21:30:40	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville SC 29603-0497
62958215	+ EDI: WTRRN BANK.COM	Apr 14 2023 01:13:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis MN 55440-9475

District/off: 0864-6

User: admin

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Date Rcvd: Apr 13, 2023

Form ID: 309A

Total Noticed: 17

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:

Name	Email Address
J. Richard Stermer	rstermer@stermerlaw.com mn21@ecfbis.com
Jesse A. Horoshak	on behalf of Debtor 1 Jamie Anne Stempfley jesse@lifebacklaw.com HoroshakJR72722@notify.bestcase.com;tim@lifebacklaw.com;jesse@lifebacklaw.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3